HOUSING MARKET INFORMATION

HOUSING NOW
Regina CMA

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Third Quarter 2010

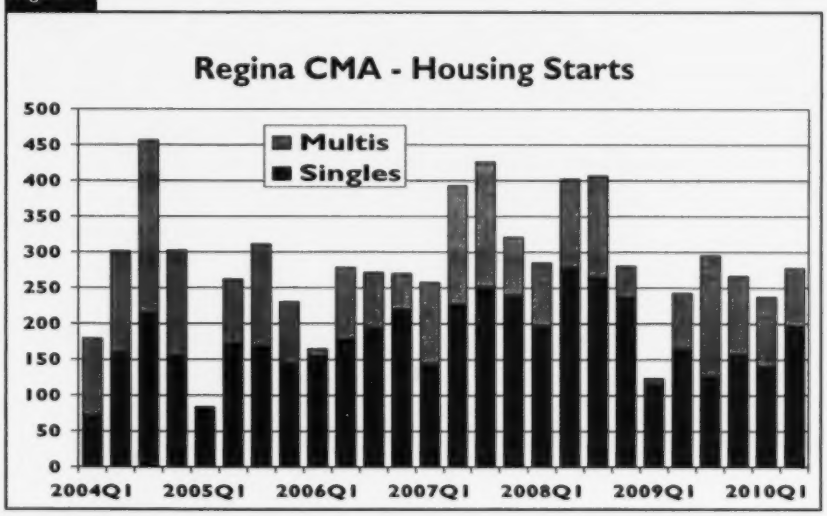
New Home Market

First half production up 41 per cent from 2009

So far this year, local builders across the Regina Census Metropolitan Area (CMA) have responded to heightened consumer demand for housing by ramping up the pace of production. After six months of activity, area builders began construction on 516 housing units, a 41 per cent increase from the 367 units that were initiated during the first half of 2009.

To the end of June, builders poured foundations for 337 single-detached units, a 19 per cent advance from the same period last year when local builders broke ground on 284 singles. The largest year-over-year improvements were

Figure 1



Source: CMHC

Table of Contents

1 New Home Market
3 Resale Market
4 Economy
5 Maps of Regina CMA
11 Housing Now Report Tables
12 Summary by Market
18 Starts
22 Completions
25 Absorptions
26 Average Price
27 MLS® Activity
28 Economic Indicators

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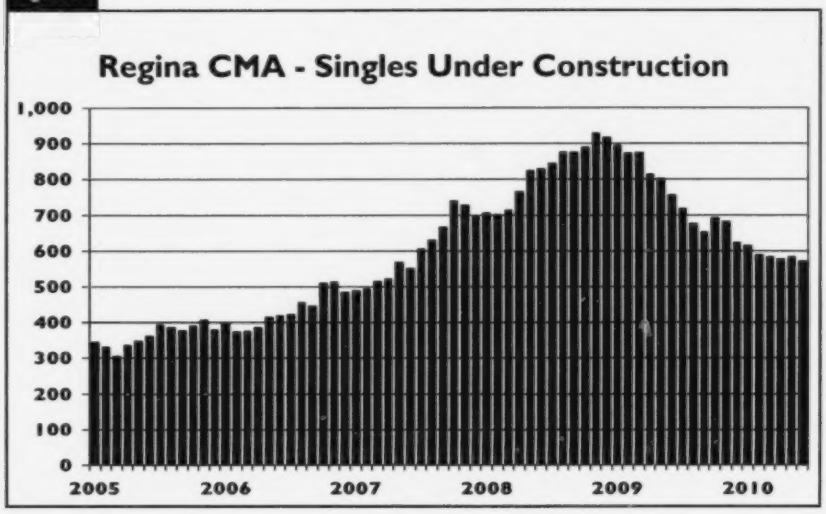
Figure 2



Source: CMHC

observed within the multi-family housing segment, which include semi-detached, row, and apartment units. A total of 179 multi-family units were initiated through June, representing a marked increase from the first half of 2009 when 83 units were initiated.

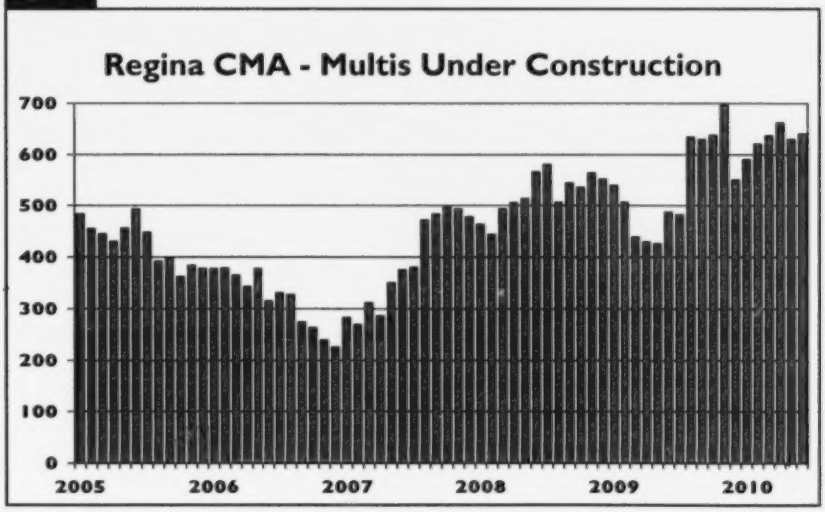
Significant gains were observed within the semi-detached housing category with builders breaking ground on 30 units during the first half of 2010, up from the four units tallied during the corresponding period last year. With 85 units, apartments account for 47.5 per cent of all multi-family houses initiated during the first six months of 2010. This represents a 57 per cent advance from the first half of 2009 when 54 apartment starts were recorded. Meanwhile, 64 row units began construction in the first half of 2010, an increase from the 25 units that broke ground during the same period in 2009. Through June, multi-family starts garnered 35 per cent of total new home production across the region, up from 23 per cent during the first half of 2009.

Supply remains elevated in Regina's multi-family market

With an inventory of 136 completed and unabsorbed homes and 1,213 units under construction in June, total new home supply in Regina remains elevated by historical standards. The heightened supply level is in large part due to the multi-family market, as the supply of multi-family units in June was 36 per cent higher than the previous year. Given the elevated pace of starts this year, the number of multi-family units under construction advanced 50 per cent, climbing from 489 units in June 2009 to 641 units in June of the current year. Similarly, at 97 units, the inventory of complete and unabsorbed multi-family units advanced 80 per cent from the corresponding period in the previous year.

Meanwhile, with 572 units under construction and an additional 39 units completed and currently unabsorbed, the total supply of single-detached units declined 24

Figure 3



Source: CMHC

per cent, going from 769 units in June 2009, to 611 in June of the current year. Additionally, the current level of supply is the lowest since June 2007 when the total supply of single-detached homes consisted of 568 units.

First half absorptions lower

At 488 units to the end of June, total absorptions this year were 10.5 per cent lower than the pace set in 2009. Of these, 389 new single-detached homes were absorbed, down ten per cent year-over-year. Notwithstanding last year's decline in starts, single-detached completions have been relatively strong in 2010, with the majority of units thus far being absorbed upon completion. Similarly, the 99 new multi-family units that were absorbed through June represent a 12.4 per cent decline from the pace set in 2009.

To the end of June, the absorbed price of new single-detached homes in Regina averaged $430,551, up 16.1 per cent from the same period last year. The gain was, in large part, due to a shift in the sales distribution toward the upper price ranges. To the end of June 2010, 35 per cent of single-detached absorptions occurred above $450,000, far beyond last year's share of 17 per cent. Despite the strong gain in average absorbed price, current price pressures in Regina's new home market are considerably lower due to last year's reduction in starts. Accordingly, less pressure has been exerted on construction costs and four months into the year, the New House Price Index (NHPI) rose 2.8 per cent year-over-year, compared with a 13.3 per cent gain in the first four months of 2009.

Resale Market

Sales of existing homes remain ahead of 2009

Recent price gains and rising mortgage rates moderated sales activity in Regina's resale market during the second quarter of the year. The 1,090 sales recorded from April to June were slightly lower than the 1,105 transactions that took place during the same time last year. Year-to-date sales of 1,890 units to the end of June remained ahead of last year's pace by six per cent thanks to the stronger performance during the first quarter. On a seasonally adjusted basis, sales have been trending lower since October of last year.

An average of 709 new listings entered the marketplace during each month of the second quarter. During the first six months of the year, there have been 3,654 new listings, virtually on pace with the 3,656 listings recorded last year. Meanwhile, active listings finished the quarter at 1,684, down five per cent from June 2009. Nevertheless, active listings have been trending higher on a monthly basis during the first half of the year.

Fewer active listings combined with moderating sales resulted in an average of 24.5 per cent for the sales-to-active listings ratio (SALR) during the second quarter, up slightly from the 21.3 per cent a year ago. The SALR stood at just above 20 per cent in June. At this rate, the supply of homes in Regina's resale market at the end of June would be sufficient to last five months, unchanged from a year ago.

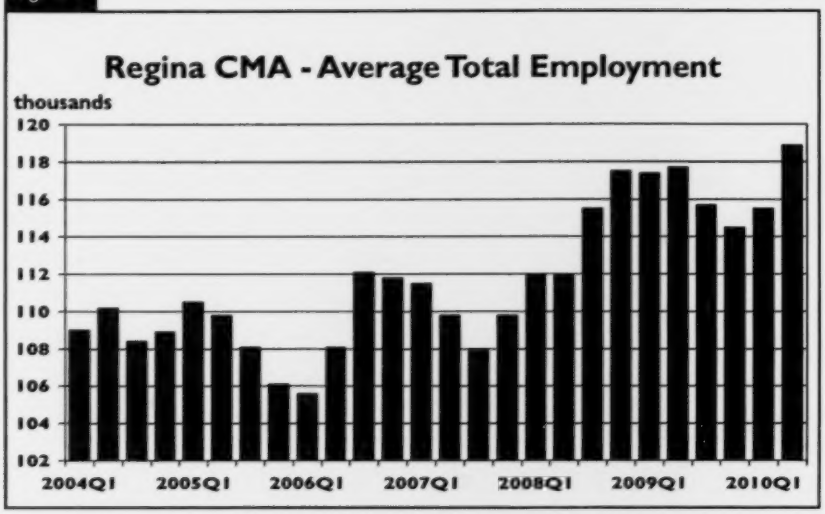
Regina continued to post price growth in the existing home market through the first six months of the year. However, the magnitude of price growth has been declining compared to the beginning of the year. The average price to the end of June of $257,394 marked an increase of nearly five per cent compared to a year ago, down from the double-digit gains recorded in the first few months of the year.

Economy

Economy recaptures job losses from 2009

After a slow first-quarter performance, Regina has seen steady improvements in its labour market from April to June. Increases in employment have been sufficient to recover the job losses from the

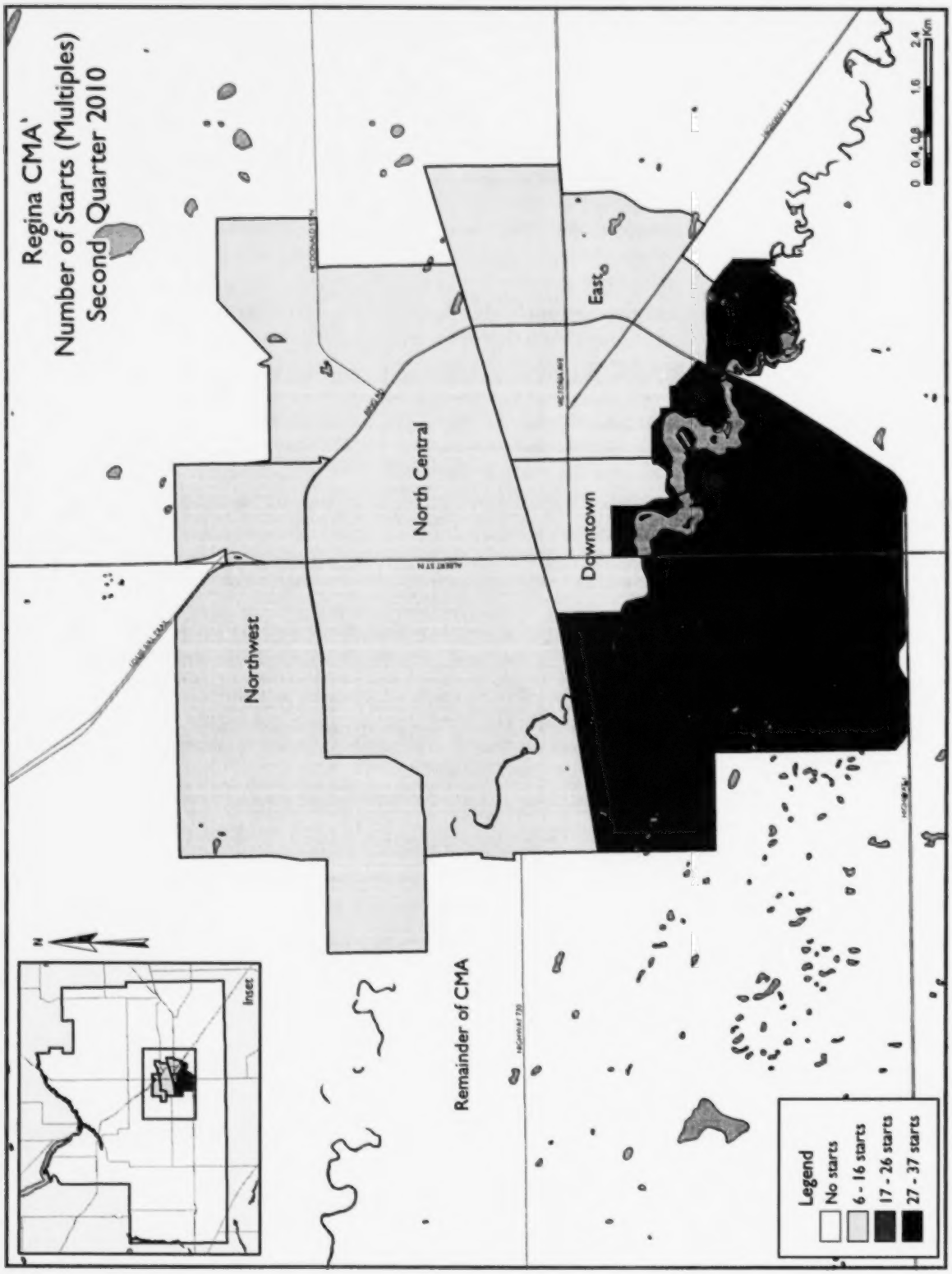
Figure 4

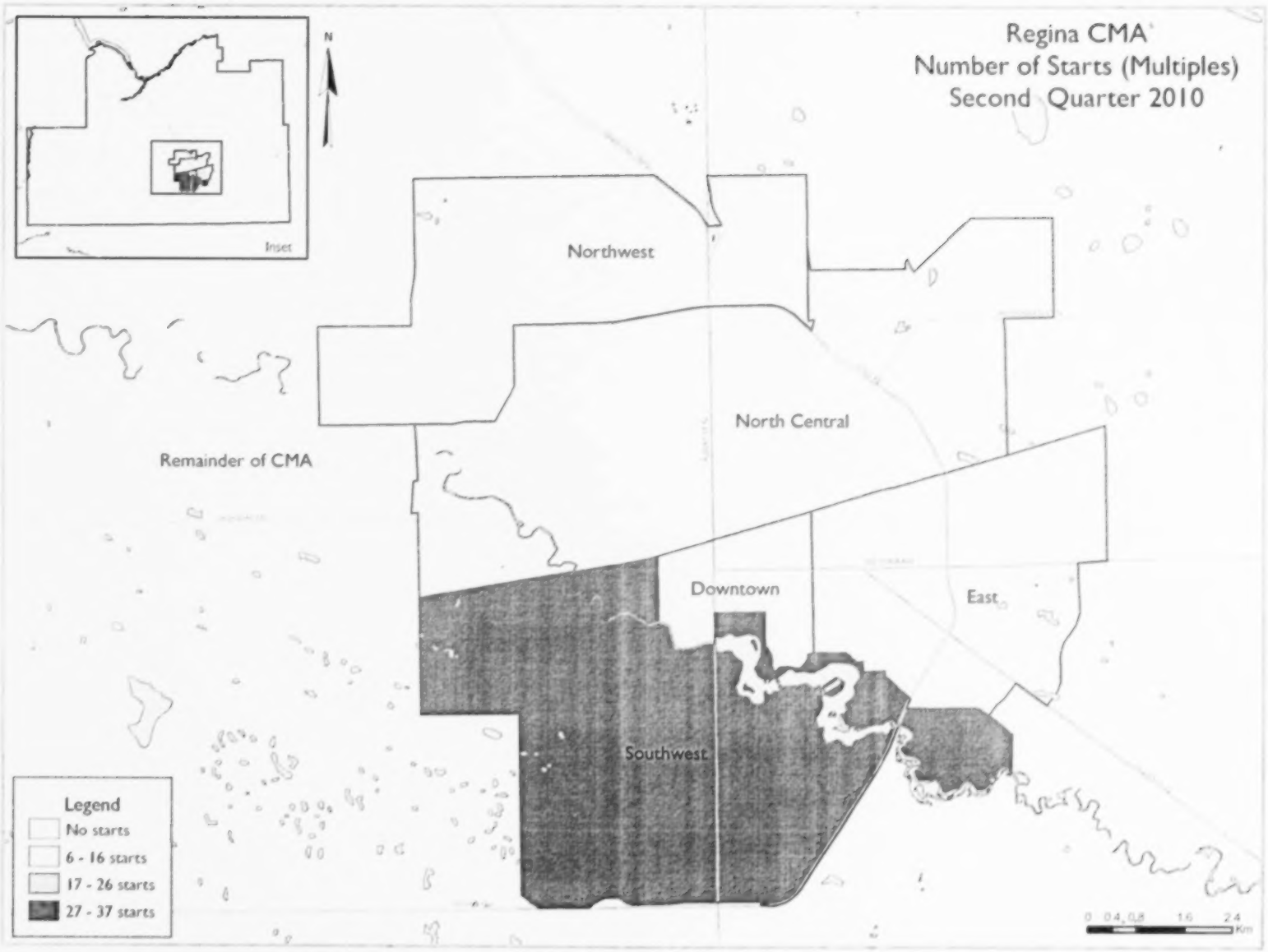


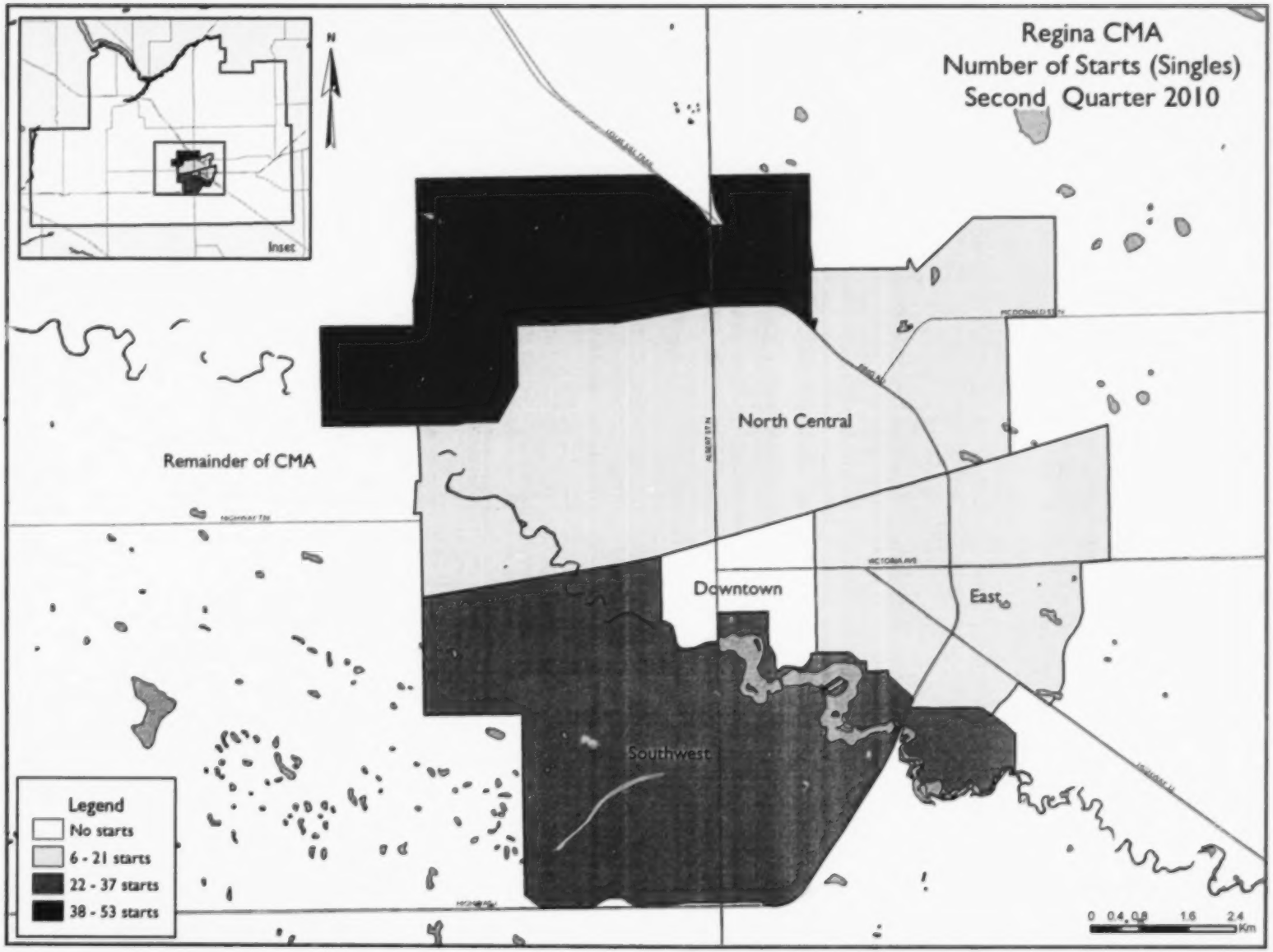
Source: Statistics Canada Regina, SA Employment, All Ages (15+), Total, Both sexes

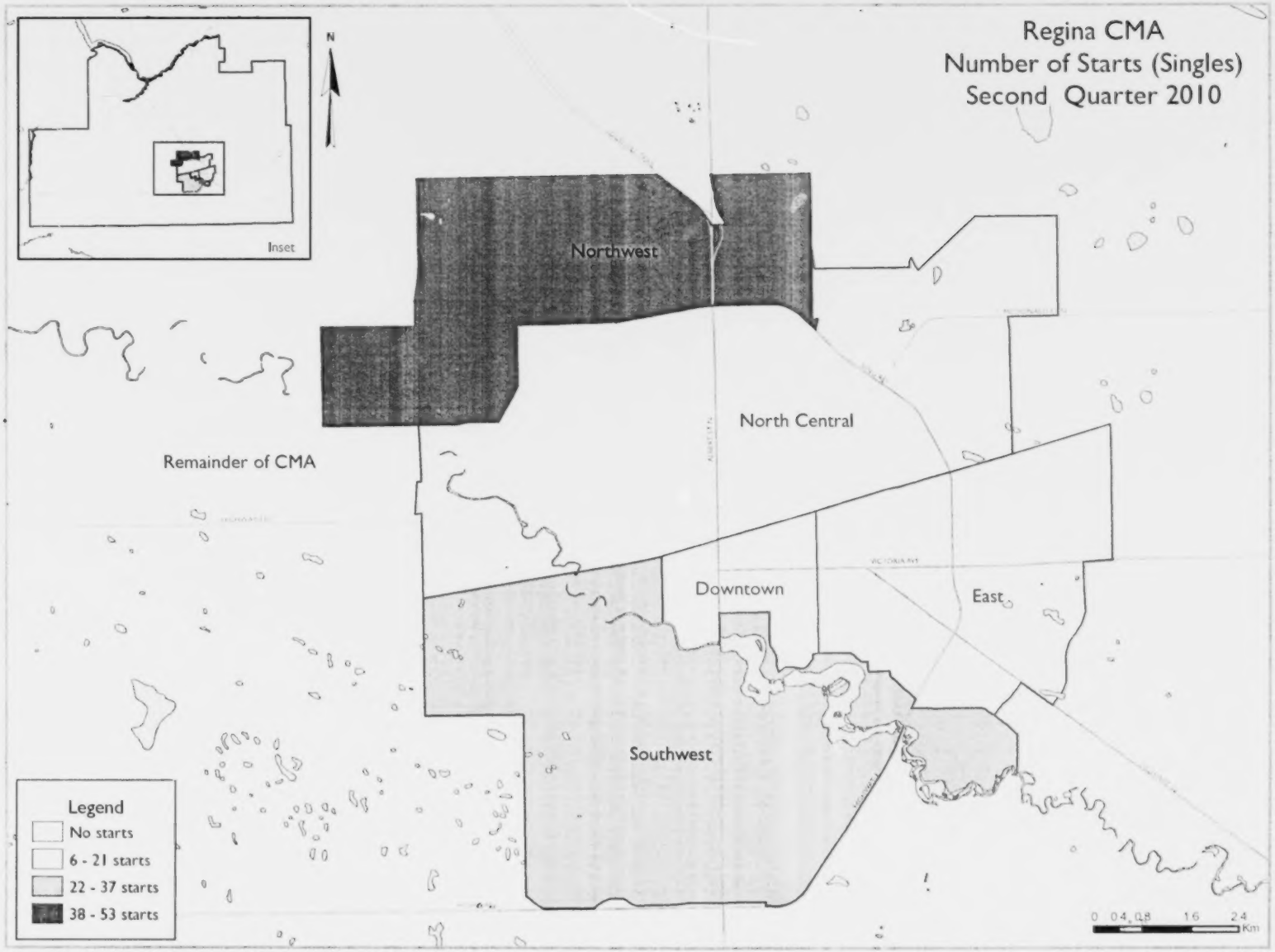
second half of 2009 along with those recorded during the first few months of the current year. Average employment in the second quarter advanced 1.4 per cent on a year-over-year basis. With an 8.2 per cent year-over-year gain, part-time positions accounted for most of the job growth. By comparison, year-over-year full-time employment in the second quarter was only 0.1 per cent higher than the previous year. Combined, this brought the average number of employed persons across the CMA to 119,900 individuals in the second quarter of 2010, up from 118,200 individuals at the corresponding period last year. Regina's labour force in the second quarter advanced 2.1 per cent year-over-year, as the region's improving job prospects spurred a higher number of entrants into the labour force.

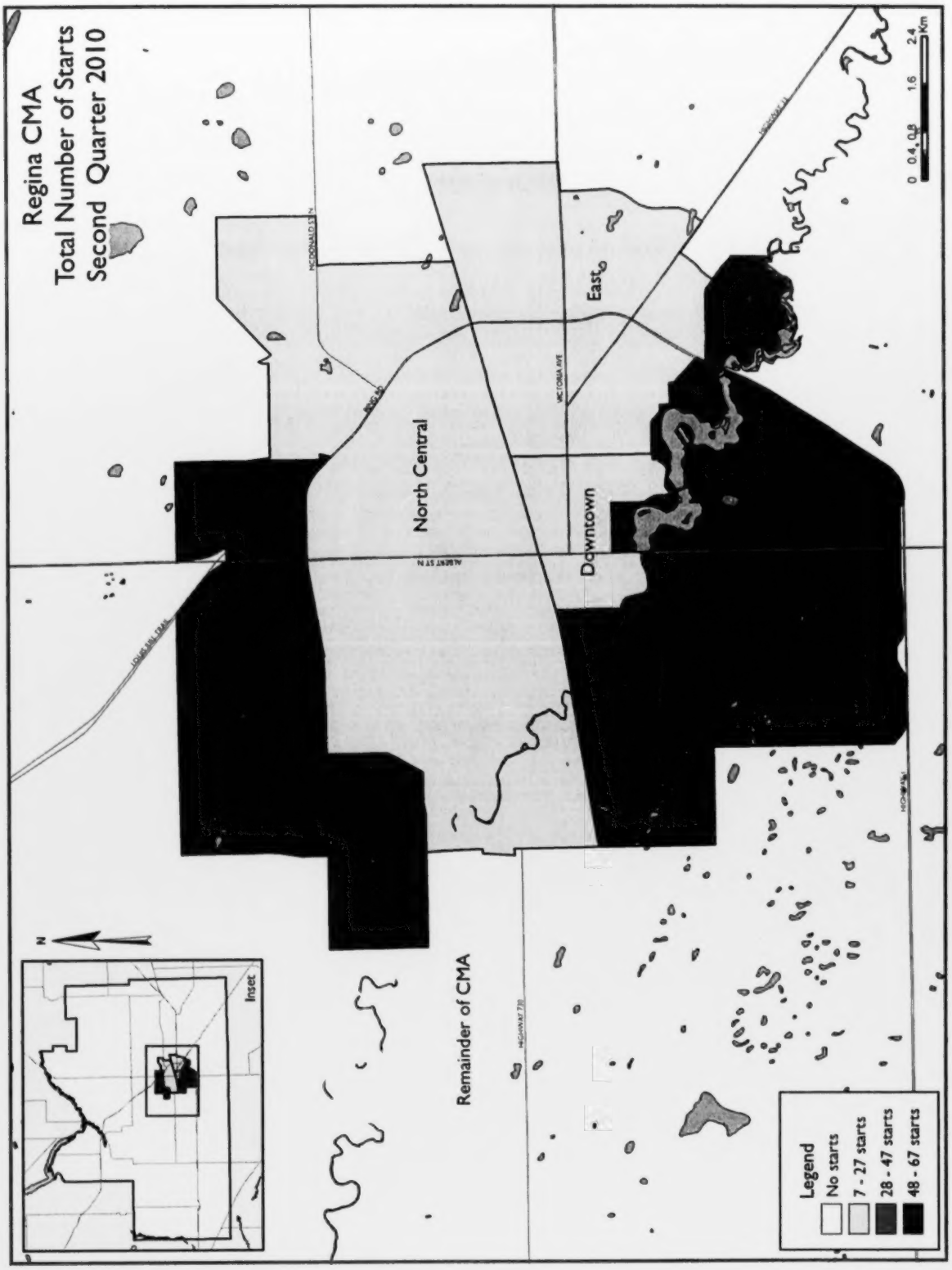
The weaker job performance in the first quarter, along with additions to the labour force, pushed the seasonally adjusted unemployment rate to 4.3 per cent in the second quarter, up from a low of 3.6 per cent a year earlier. Notwithstanding the advance in the unemployment rate, the region's work force saw a 3.8 per cent increase in earnings, as year-to-date average weekly earnings to the end of June climbed to $841.

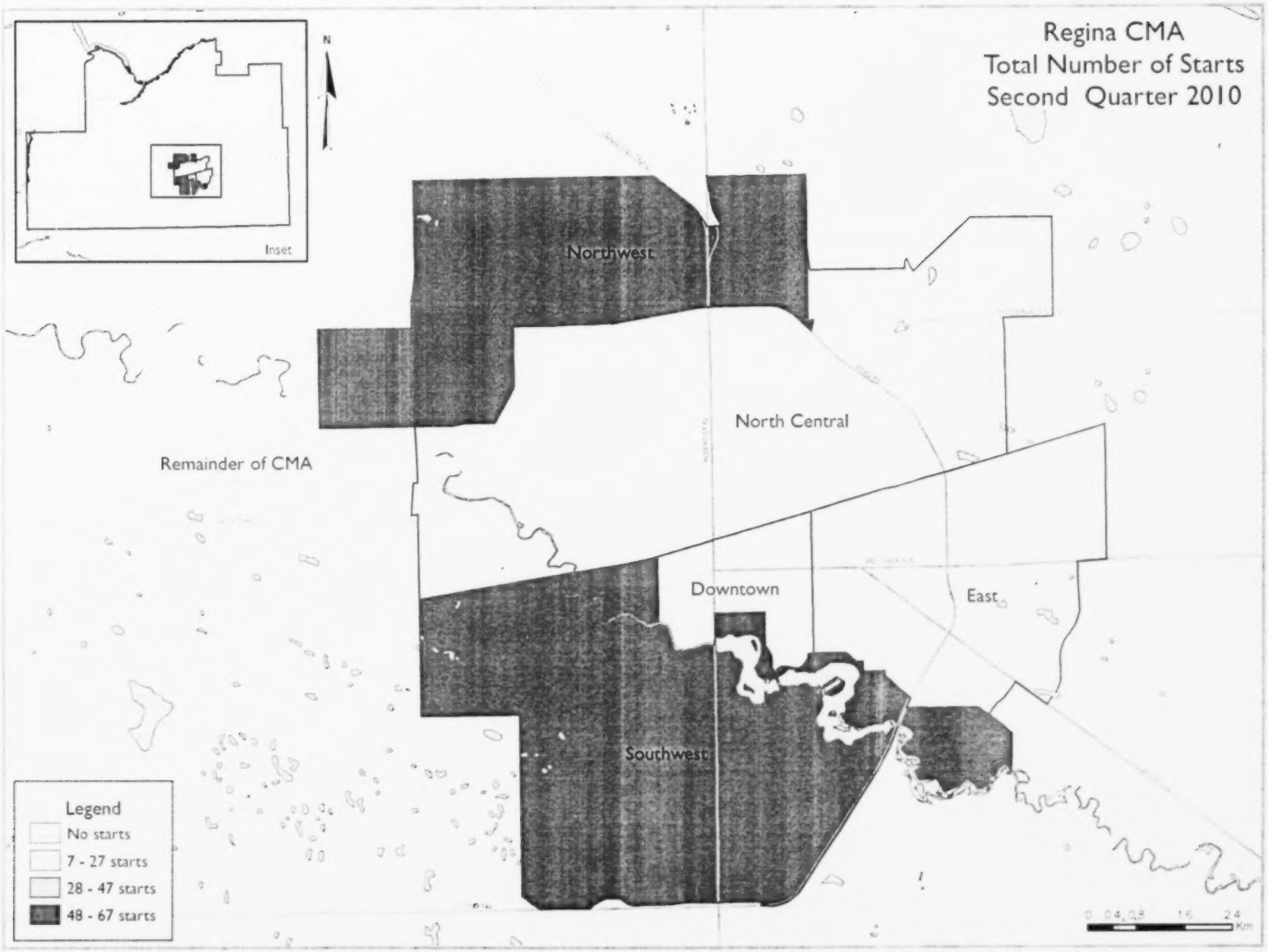

Regina CMA'
Number of Starts (Multiples)
Second Quarter 2010
Northwest
North Central
East
Downtown
Remainder of CMA
Inset
N
0 0.4 0.8 1.6 2.4 Km
Legend
No starts
6 - 16 starts
17 - 26 starts
27 - 37 starts

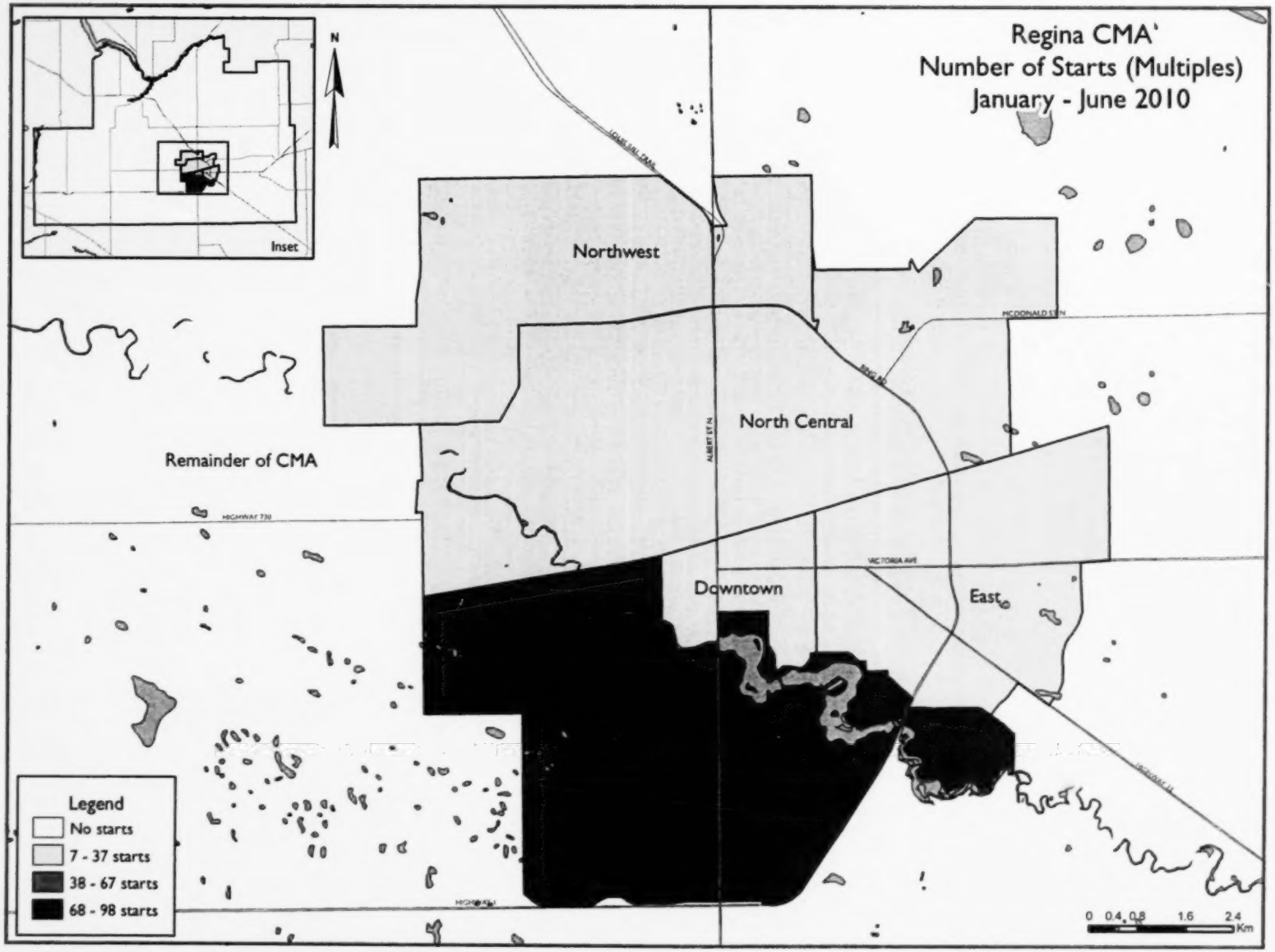

Regina CMA
Number of Starts (Multiples)
Second Quarter 2010
N
Inset
Northwest
North Central
Remainder of CMA
Downtown
East
Southwest
Legend
No starts
6 - 16 starts
17 - 26 starts
27 - 37 starts
0 0.4 0.8 1.6 2.4
Km

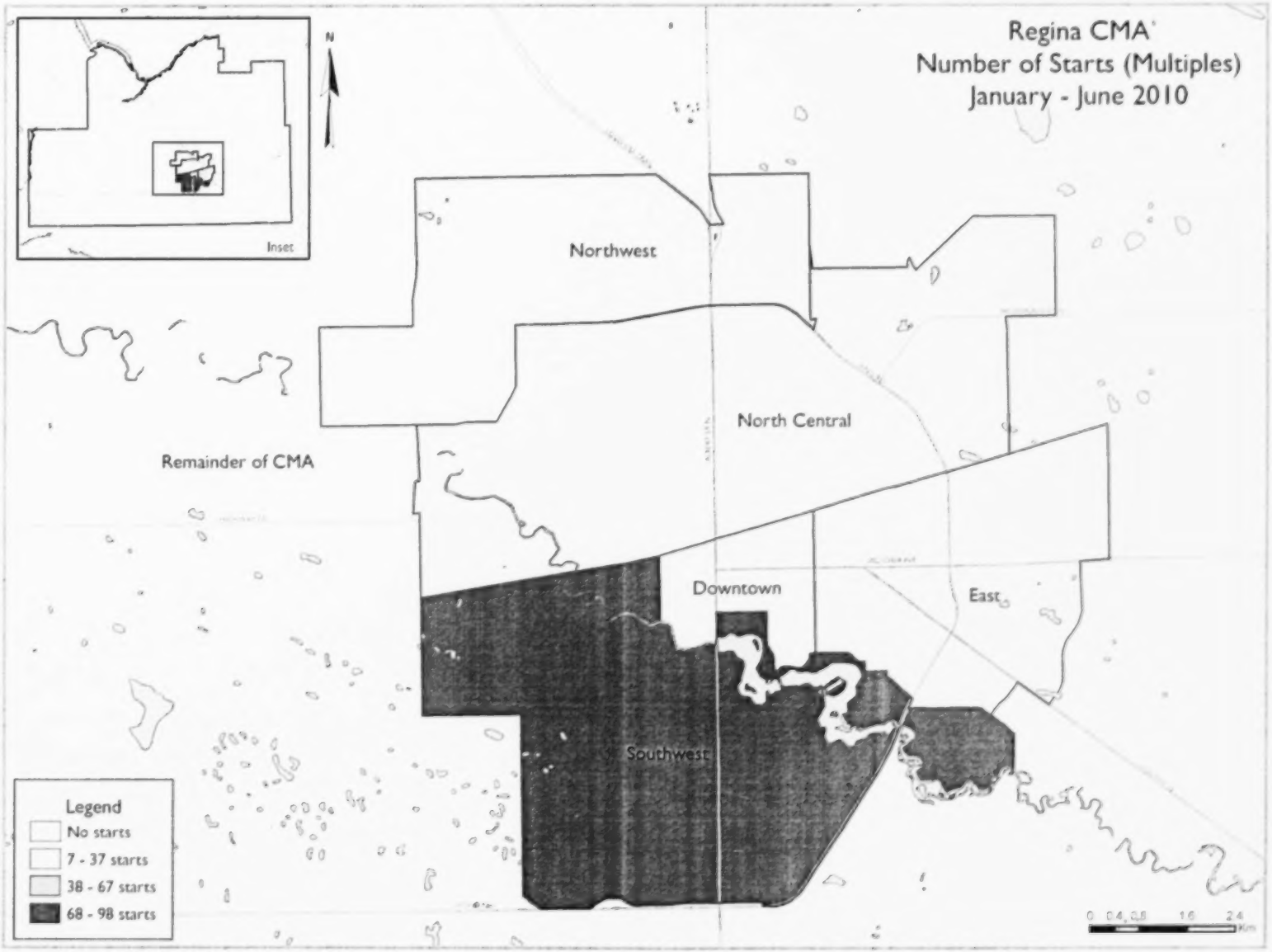

Regina CMA
Number of Starts (Singles)
Second Quarter 2010
Inset
N
North Central
Remainder of CMA
Downtown
East
Southwest
Legend
No starts
6 - 21 starts
22 - 37 starts
38 - 53 starts
0 0.4 0.8 1.6 2.4
Km


Regina CMA
Number of Starts (Singles)
Second Quarter 2010
N
Inset
Northwest
North Central
Remainder of CMA
Downtown
East
Southwest
Legend
No starts
6 - 21 starts
22 - 37 starts
38 - 53 starts
0 04 08 16 24
Km

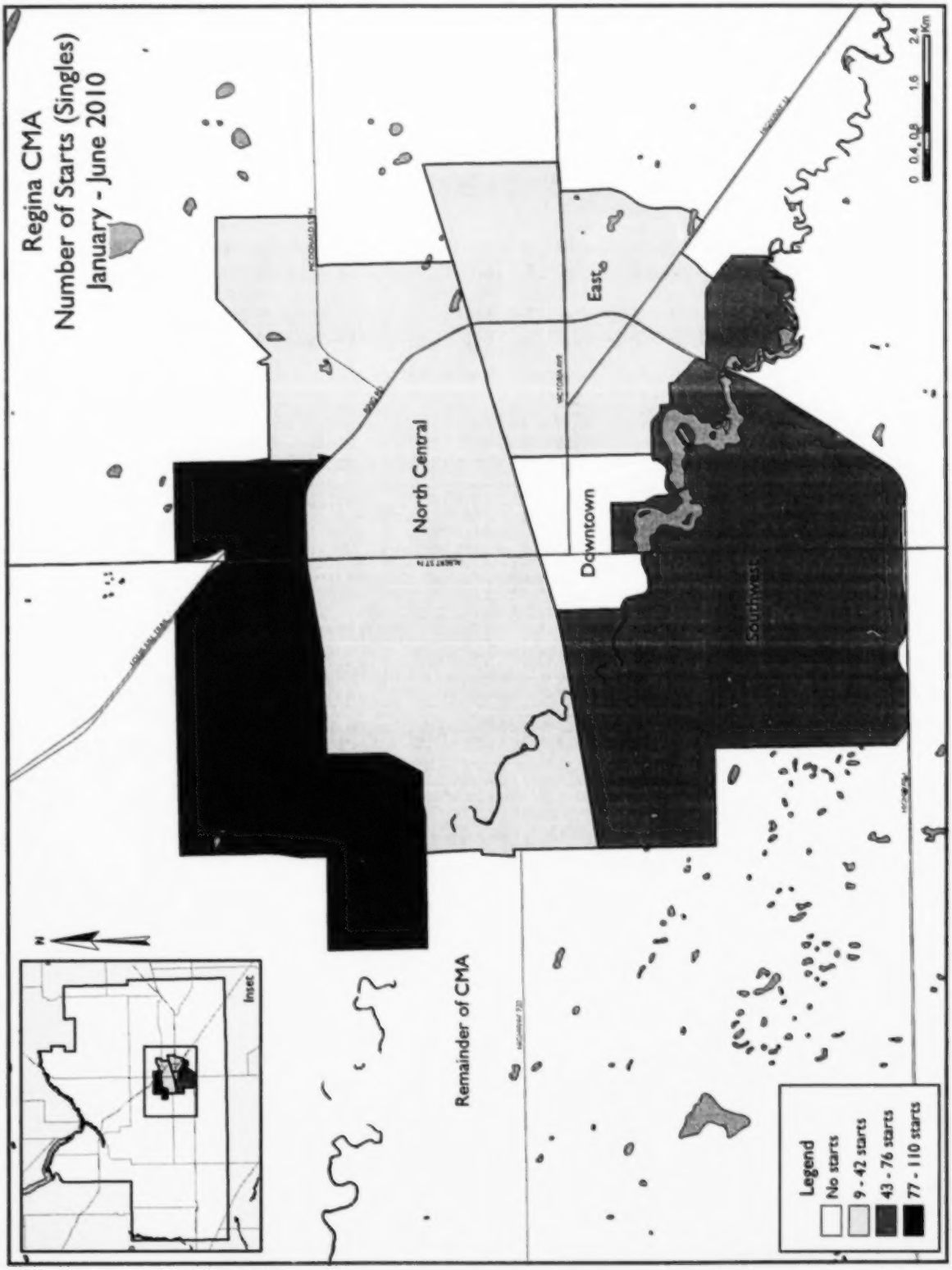

Regina CMA
Total Number of Starts
Second Quarter 2010
North Central
East
Downtown
Remainder of CMA
Inset
N
Legend
No starts
7 - 27 starts
28 - 47 starts
48 - 67 starts
0 0.4 0.8 1.6 2.4
Km

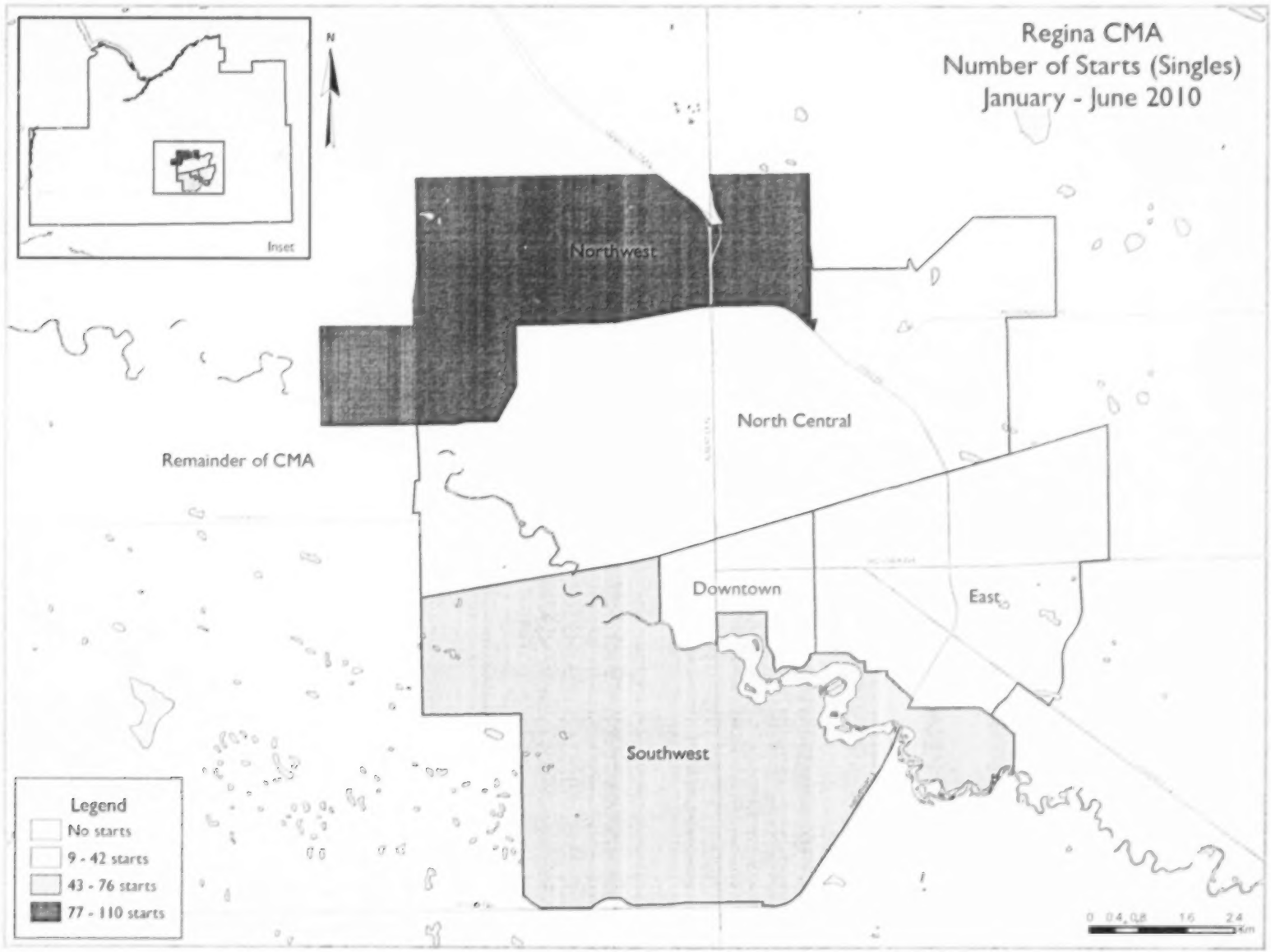

Regina CMA
Total Number of Starts
Second Quarter 2010
Inset
N
Northwest
North Central
Remainder of CMA
Downtown
East
Southwest
Legend
No starts
7 - 27 starts
28 - 47 starts
48 - 67 starts
0 0.4 0.8 1.6 2.4
Km

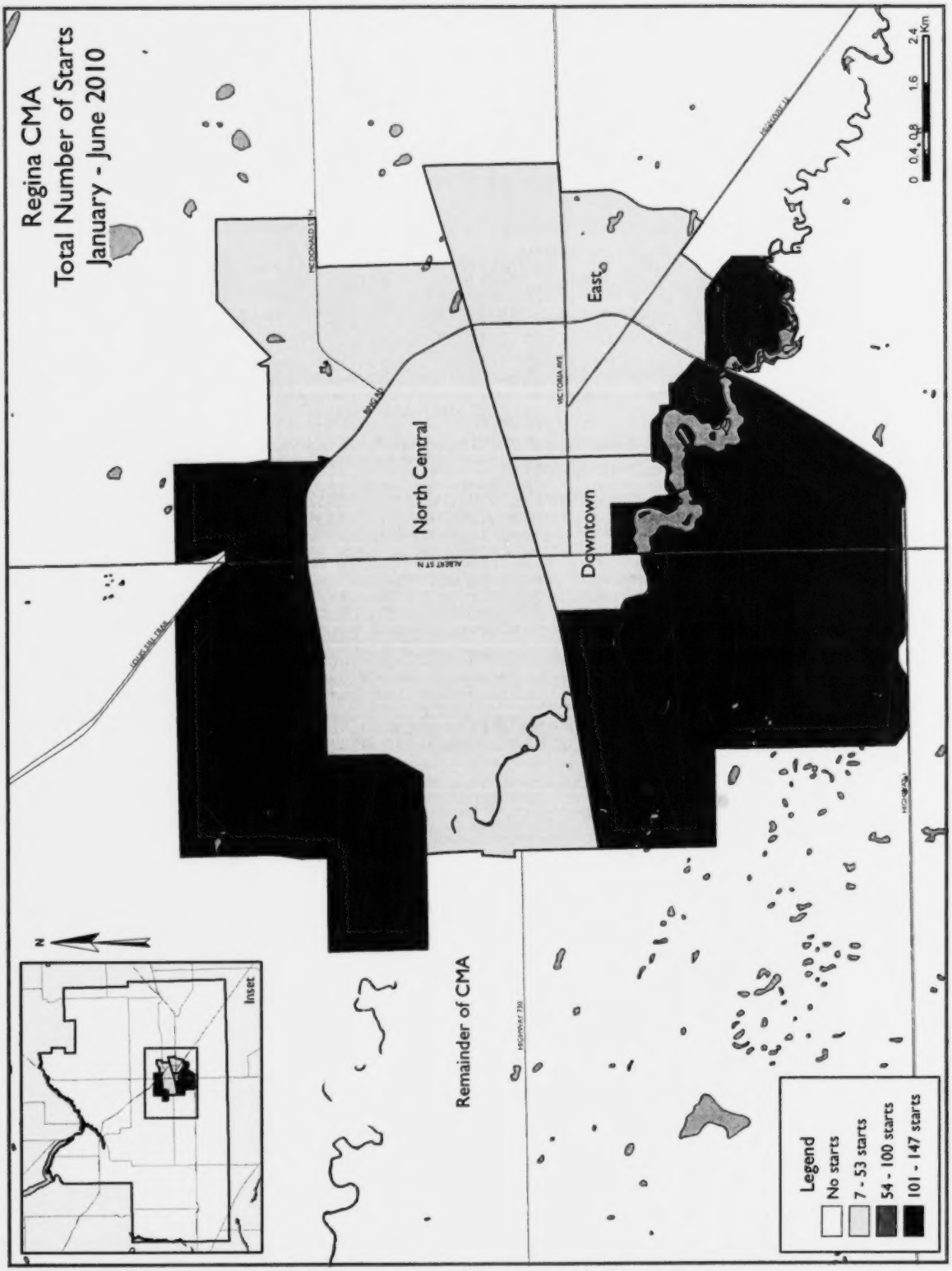

Regina CMA
Number of Starts (Multiples)
January - June 2010
Inset
N
Northwest
North Central
Downtown
East
Remainder of CMA
Legend
No starts
7 - 37 starts
38 - 67 starts
68 - 98 starts
0 0.4 0.8 1.6 2.4
Km



Canada Mortgage and Housing Corporation


Regina CMA
Number of Starts (Singles)
January - June 2010
North Central
East
Downtown
Southwest
Remainder of CMA
Inset
N
0 0.4 0.8 1.6 2.4 Km
Legend
No starts
9 - 42 starts
43 - 76 starts
77 - 110 starts


Regina CMA
Number of Starts (Singles)
January - June 2010
N
Inset
Northwest
North Central
Remainder of CMA
Downtown
East
Southwest
Legend
No starts
9 - 42 starts
43 - 76 starts
77 - 110 starts
0 0.4 0.8 1.6 2.4
Km


Regina CMA
Total Number of Starts
January - June 2010
North Central
East
Downtown
Remainder of CMA
Inset
N
0 0.4 0.8 1.6 2.4 Km
Legend
No starts
7 - 53 starts
54 - 100 starts
101 - 147 starts

Regina CMA
Total Number of Starts
January - June 2010
N
Inset
Northwest
North Central
Remainder of CMA
Downtown
East
Southwest
Legend
No starts
7 - 53 starts
54 - 100 starts
101 - 147 starts
0 0.4 0.8 1.6 2.4
Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Activity Summary of Regina CMA
Second Quarter 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q2 2010	193	4	0	2	41	24	14	0	278
Q2 2009	167	2	0	0	20	54	0	0	243
% Change	15.6	100.0	n/a	n/a	105.0	-55.6	n/a	n/a	14.4
Year-to-date 2010	332	4	0	2	72	85	21	0	516
Year-to-date 2009	279	4	0	5	25	54	0	0	367
% Change	19.0	0.0	n/a	-60.0	188.0	57.4	n/a	n/a	40.6
UNDER CONSTRUCTION									
Q2 2010	565	10	0	3	156	346	24	109	1,213
Q2 2009	741	12	0	15	96	342	0	39	1,245
% Change	-23.8	-16.7	n/a	-80.0	62.5	1.2	n/a	179.5	-2.6
COMPLETIONS									
Q2 2010	207	2	0	2	19	54	2	0	286
Q2 2009	284	0	0	1	27	0	0	0	312
% Change	-27.1	n/a	n/a	100.0	-29.6	n/a	n/a	n/a	-8.3
Year-to-date 2010	381	4	0	5	29	54	5	0	478
Year-to-date 2009	442	0	0	2	52	95	0	0	591
% Change	-13.8	n/a	n/a	150.0	-44.2	-43.2	n/a	n/a	-19.1
COMPLETED & NOT ABSORBED									
Q2 2010	39	2	0	0	6	89	0	0	136
Q2 2009	47	0	0	1	8	45	1	0	102
% Change	-17.0	n/a	n/a	-100.0	-25.0	97.8	-100.0	n/a	33.3
ABSORBED									
Q2 2010	212	0	0	2	20	26	4	0	264
Q2 2009	278	0	0	1	20	6	0	0	305
% Change	-23.7	n/a	n/a	100.0	0.0	**	n/a	n/a	-13.4
Year-to-date 2010	381	1	0	5	31	63	7	0	488
Year-to-date 2009	430	0	0	2	49	64	0	0	545
% Change	-11.4	n/a	n/a	150.0	-36.7	-1.6	n/a	n/a	-10.5

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
Second Quarter 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Central									
Q2 2010	36	4	0	0	14	24	4	0	82
Q2 2009	37	0	0	0	0	6	0	0	43
South: Lakeview / Albert Park									
Q2 2010	1	0	0	0	0	0	0	0	1
Q2 2009	1	2	0	0	0	0	0	0	3
South: Wascana-Univerity									
Q2 2010	0	0	0	0	4	0	0	0	4
Q2 2009	0	0	0	0	0	0	0	0	0
East									
Q2 2010	39	0	0	0	9	0	0	0	48
Q2 2009	9	0	0	0	0	48	0	0	57
West									
Q2 2010	9	0	0	2	0	0	2	0	13
Q2 2009	3	0	0	0	0	0	0	0	3
Northeast									
Q2 2010	6	0	0	0	0	0	8	0	14
Q2 2009	1	0	0	0	0	0	0	0	1
Northwest									
Q2 2010	48	0	0	0	14	0	0	0	62
Q2 2009	65	0	0	0	20	0	0	0	85
Remainder of the CMA									
Q2 2010	0	0	0	0	0	0	0	0	0
Q2 2009	51	0	0	0	0	0	0	0	51
Regina CMA									
Q2 2010	193	4	0	2	41	24	14	0	278
Q2 2009	167	2	0	0	20	54	0	0	243

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

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Second Quarter 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Central									
Q2 2010	97	6	0	0	28	57	10	39	237
Q2 2009	105	4	0	0	14	6	0	39	168
South: Lakeview / Albert Park									
Q2 2010	8	0	0	0	0	34	0	0	42
Q2 2009	7	4	0	0	6	0	0	0	17
South: Wascana-Univerity									
Q2 2010	0	0	0	0	19	38	0	0	57
Q2 2009	2	0	0	1	11	38	0	0	52
East									
Q2 2010	124	0	0	1	60	184	0	70	439
Q2 2009	110	0	0	14	8	190	0	0	322
West									
Q2 2010	13	0	0	2	16	0	2	0	33
Q2 2009	10	0	0	0	8	0	0	0	18
Northeast									
Q2 2010	12	0	0	0	0	33	12	0	57
Q2 2009	15	0	0	0	0	0	0	0	15
Northwest									
Q2 2010	144	0	0	0	33	0	0	0	177
Q2 2009	233	0	0	0	49	108	0	0	390
Remainder of the CMA									
Q2 2010	0	0	0	0	0	0	0	0	0
Q2 2009	259	4	0	0	0	0	0	0	263
Regina CMA									
Q2 2010	565	10	0	3	156	346	24	109	1,213
Q2 2009	741	12	0	15	96	342	0	39	1,245

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

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Second Quarter 2010

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	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Central									
Q2 2010	28	0	0	0	0	0	2	0	30
Q2 2009	11	0	0	0	0	0	0	0	11
South: Lakeview / Albert Park									
Q2 2010	1	0	0	0	0	0	0	0	1
Q2 2009	0	0	0	0	4	0	0	0	4
South: Wascana-Univerity									
Q2 2010	0	0	0	0	0	0	0	0	0
Q2 2009	0	0	0	0	0	0	0	0	0
East									
Q2 2010	53	0	0	2	0	0	0	0	55
Q2 2009	67	0	0	1	0	0	0	0	68
West									
Q2 2010	1	0	0	0	4	0	0	0	5
Q2 2009	3	0	0	0	4	0	0	0	7
Northeast									
Q2 2010	9	0	0	0	0	0	0	0	9
Q2 2009	14	0	0	0	0	0	0	0	14
Northwest									
Q2 2010	80	0	0	0	15	54	0	0	149
Q2 2009	99	0	0	0	15	0	0	0	114
Remainder of the CMA									
Q2 2010	0	0	0	0	0	0	0	0	0
Q2 2009	90	0	0	0	4	0	0	0	94
Regina CMA									
Q2 2010	207	2	0	2	19	54	2	0	286
Q2 2009	284	0	0	1	27	0	0	0	312

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket Second Quarter 2010									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Central									
Q2 2010	13	0	0	0	0	0	0	0	13
Q2 2009	5	0	0	0	0	0	1	0	6
South: Lakeview / Albert Park									
Q2 2010	0	0	0	0	0	0	0	0	0
Q2 2009	0	0	0	0	0	0	0	0	0
South: Wascana-Univerity									
Q2 2010	0	0	0	0	0	0	0	0	0
Q2 2009	0	0	0	0	0	0	0	0	0
East									
Q2 2010	16	0	0	0	0	41	0	0	57
Q2 2009	12	0	0	1	0	45	0	0	58
West									
Q2 2010	0	0	0	0	4	0	0	0	4
Q2 2009	2	0	0	0	0	0	0	0	2
Northeast									
Q2 2010	0	0	0	0	0	0	0	0	0
Q2 2009	2	0	0	0	0	0	0	0	2
Northwest									
Q2 2010	9	0	0	0	2	48	0	0	59
Q2 2009	22	0	0	0	8	0	0	0	30
Remainder of the CMA									
Q2 2010	0	0	0	0	0	0	0	0	0
Q2 2009	4	0	0	0	0	0	0	0	4
Regina CMA									
Q2 2010	39	2	0	0	6	89	0	0	136
Q2 2009	47	0	0	1	8	45	1	0	102

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
Second Quarter 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Central									
Q2 2010	27	0	0	0	0	0	4	0	31
Q2 2009	6	0	0	0	0	0	0	0	6
South: Lakeview / Albert Park									
Q2 2010	1	0	0	0	2	0	0	0	3
Q2 2009	0	0	0	0	4	0	0	0	4
South: Wascana-Univerity									
Q2 2010	0	0	0	0	0	0	0	0	0
Q2 2009	0	0	0	0	0	0	0	0	0
East									
Q2 2010	50	0	0	2	0	13	0	0	65
Q2 2009	74	0	0	1	0	0	0	0	75
West									
Q2 2010	1	0	0	0	1	0	0	0	2
Q2 2009	2	0	0	0	4	0	0	0	6
Northeast									
Q2 2010	10	0	0	0	0	0	0	0	10
Q2 2009	14	0	0	0	0	0	0	0	14
Northwest									
Q2 2010	85	0	0	0	17	13	0	0	115
Q2 2009	93	0	0	0	8	6	0	0	107
Remainder of the CMA									
Q2 2010	0	0	0	0	0	0	0	0	0
Q2 2009	89	0	0	0	4	0	0	0	93
Regina CMA									
Q2 2010	212	0	0	2	20	26	4	0	264
Q2 2009	278	0	0	1	20	6	0	0	305

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: History of Housing Starts of Regina CMA
2000 - 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	564	12	0	5	91	188	0	70	930
% Change	-41.9	20.0	n/a	-44.4	-2.2	-26.0	n/a	79.5	-32.4
2008	970	10	0	9	93	254	0	39	1,375
% Change	15.1	150.0	n/a	-55.0	-61.9	6.3	-100.0	-17.0	-1.6
2007	843	4	0	20	244	239	1	47	1,398
% Change	16.6	-33.3	n/a	-23.1	9.4	n/a	-83.3	**	41.8
2006	723	6	0	26	223	0	6	2	986
% Change	27.7	-25.0	-100.0	**	15.5	-100.0	0.0	-94.7	11.0
2005	566	8	1	6	193	70	6	38	888
% Change	-4.6	**	n/a	-50.0	-38.9	-74.5	-86.0	**	-28.5
2004	593	2	0	12	316	274	43	2	1,242
% Change	17.2	n/a	-100.0	-20.0	88.1	40.5	**	n/a	39.7
2003	506	0	1	15	168	195	4	0	889
% Change	1.2	-100.0	-75.0	**	**	93.1	33.3	n/a	36.6
2002	500	2	4	4	37	101	3	0	651
% Change	27.9	0.0	n/a	-60.0	19.4	-46.3	-25.0	n/a	4.0
2001	391	2	0	10	31	188	4	0	626
% Change	-11.5	-66.7	n/a	-41.2	-51.6	123.8	100.0	n/a	1.8
2000	442	6	0	17	64	84	2	0	615

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
Central	36	37	8	0	14	0	24	6	82	43	90.7
South: Lakeview / Albert Park	1	1	0	2	0	0	0	0	1	3	-66.7
South: Wascana-Univerity	0	0	0	0	4	0	0	0	4	0	n/a
East	9	5	0	0	0	0	0	48	9	53	-83.0
West	11	3	2	0	0	0	0	0	13	3	**
Northeast	8	1	6	0	0	0	0	0	14	1	**
Northwest	48	65	2	0	12	20	0	0	62	85	-27.1
Remainder of the CMA	0	51	0	0	0	0	0	0	0	51	-100.0
Regina CMA	197	167	18	2	39	20	24	54	278	243	14.4

Table 2.1: Starts by Submarket and by Dwelling Type
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Central	62	65	12	2	14	0	51	6	139	73	90.4
South: Lakeview / Albert Park	2	2	0	2	0	0	34	0	36	4	**
South: Wascana-Univerity	0	2	0	0	4	0	0	0	4	2	100.0
East	19	11	0	0	0	0	0	48	19	59	-67.8
West	13	3	6	0	0	0	0	0	19	3	**
Northeast	13	1	8	0	0	0	0	0	21	1	**
Northwest	103	110	2	0	12	25	0	0	117	135	-13.3
Remainder of the CMA	0	81	0	0	0	0	0	0	0	81	-100.0
Regina CMA	337	284	30	4	64	25	85	54	516	367	40.6

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Second Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Central	14	0	0	0	24	6	0	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-Univerity	4	0	0	0	0	0	0	0
East	0	0	0	0	0	48	0	0
West	0	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	12	20	0	0	0	0	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	39	20	0	0	24	54	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Central	14	0	0	0	51	6	0	0
South: Lakeview / Albert Park	0	0	0	0	34	0	0	0
South: Wascana-Univerity	4	0	0	0	0	0	0	0
East	0	0	0	0	0	48	0	0
West	0	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	12	25	0	0	0	0	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	64	25	0	0	85	54	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Second Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Central	40	37	38	6	4	0	82	43
South: Lakeview / Albert Park	1	3	0	0	0	0	1	3
South: Wascana-Univerity	0	0	4	0	0	0	4	0
East	9	5	0	48	0	0	9	53
West	9	3	2	0	2	0	13	3
Northeast	6	1	0	0	8	0	14	1
Northwest	48	65	14	20	0	0	62	85
Remainder of the CMA	0	51	0	0	0	0	0	51
Regina CMA	197	169	67	74	14	0	278	243

Table 2.5: Starts by Submarket and by Intended Market
January - June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Central	66	67	65	6	8	0	139	73
South: Lakeview / Albert Park	2	4	34	0	0	0	36	4
South: Wascana-Univerity	0	1	4	1	0	0	4	2
East	19	7	0	52	0	0	19	59
West	11	3	6	0	2	0	19	3
Northeast	10	1	0	0	11	0	21	1
Northwest	103	110	14	25	0	0	117	135
Remainder of the CMA	0	81	0	0	0	0	0	81
Regina CMA	336	283	159	84	21	0	516	367

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
Central	28	11	2	0	0	0	0	0	30	11	172.7
South: Lakeview / Albert Park	1	0	0	4	0	0	0	0	1	4	-75.0
South: Wascana-Univerity	0	0	0	0	0	0	0	0	0	0	n/a
East	26	27	0	0	0	0	0	0	26	27	-3.7
West	1	3	0	0	4	4	0	0	5	7	-28.6
Northeast	9	14	0	0	0	0	0	0	9	14	-35.7
Northwest	80	99	0	0	15	15	54	0	149	114	30.7
Remainder of the CMA	0	90	0	4	0	0	0	0	0	94	-100.0
Regina CMA	209	285	4	8	19	19	54	0	286	312	-8.3

Table 3.1: Completions by Submarket and by Dwelling Type
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Central	38	18	4	0	0	0	0	0	42	18	133.3
South: Lakeview / Albert Park	3	1	0	6	0	0	0	0	3	7	-57.1
South: Wascana-Univerity	2	0	0	0	0	0	0	0	2	0	n/a
East	37	54	0	0	0	0	0	35	37	89	-58.4
West	1	6	0	4	4	4	0	0	5	14	-64.3
Northeast	20	21	0	0	0	0	0	0	20	21	-4.8
Northwest	133	151	0	4	25	28	54	60	212	243	-12.8
Remainder of the CMA	0	121	0	6	0	0	0	0	0	127	-100.0
Regina CMA	389	444	6	20	29	32	54	95	478	591	-19.1

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Second Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Central	0	0	0	0	0	0	0	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-Univerity	0	0	0	0	0	0	0	0
East	0	0	0	0	0	0	0	0
West	4	4	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	15	15	0	0	54	0	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	19	19	0	0	54	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Central	0	0	0	0	0	0	0	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-Univerity	0	0	0	0	0	0	0	0
East	0	0	0	0	0	35	0	0
West	4	4	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	25	28	0	0	54	60	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
Regina CMA	29	32	0	0	54	95	0	0

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Second Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Central	28	11	0	0	2	0	30	11
South: Lakeview / Albert Park	1	0	0	4	0	0	1	4
South: Wascana-Univerity	0	0	0	0	0	0	0	0
East	24	26	2	1	0	0	26	27
West	1	3	4	4	0	0	5	7
Northeast	9	14	0	0	0	0	9	14
Northwest	80	99	69	15	0	0	149	114
Remainder of the CMA	0	90	0	4	0	0	0	94
Regina CMA	209	284	75	28	2	0	286	312

Table 3.5: Completions by Submarket and by Intended Market
January - June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Central	40	18	0	0	2	0	42	18
South: Lakeview / Albert Park	3	0	0	7	0	0	3	7
South: Wascana-Univerity	2	0	0	0	0	0	2	0
East	32	53	5	36	0	0	37	89
West	1	6	4	8	0	0	5	14
Northeast	17	21	0	0	3	0	20	21
Northwest	133	151	79	92	0	0	212	243
Remainder of the CMA	0	121	0	6	0	0	0	127
Regina CMA	385	442	88	149	5	0	478	591

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
Second Quarter 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $300,000		$300,000 - $349,999		$350,000 - $399,999		$400,000 - $449,999		$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Central													
Q2 2010	3	12.5	4	16.7	0	0.0	7	29.2	10	41.7	24	438,609	407,144
Q2 2009	2	33.3	3	50.0	1	16.7	0	0.0	0	0.0	6	--	--
Year-to-date 2010	5	16.1	5	16.1	0	0.0	7	22.6	14	45.2	31	439,000	417,302
Year-to-date 2009	7	63.6	3	27.3	1	9.1	0	0.0	0	0.0	11	299,000	278,661
South: Lakeview / Albert Park													
Q2 2010	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Q2 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	1	33.3	2	66.7	3	--	--
Year-to-date 2009	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	--	--
South: Wascana-University													
Q2 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q2 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
East													
Q2 2010	0	0.0	0	0.0	2	9.5	2	9.5	17	81.0	21	515,791	659,067
Q2 2009	3	11.1	0	0.0	7	25.9	5	18.5	12	44.4	27	443,000	492,499
Year-to-date 2010	1	3.3	0	0.0	4	13.3	3	10.0	22	73.3	30	504,500	632,588
Year-to-date 2009	8	14.3	4	7.1	15	26.8	10	17.9	19	33.9	56	401,600	455,684
West													
Q2 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q2 2009	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	2	--	--
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	2	50.0	2	50.0	0	0.0	0	0.0	0	0.0	4	--	--
Northeast													
Q2 2010	4	40.0	2	20.0	0	0.0	1	10.0	3	30.0	10	335,150	367,984
Q2 2009	10	71.4	2	14.3	1	7.1	0	0.0	1	7.1	14	274,075	280,328
Year-to-date 2010	7	38.9	2	11.1	2	11.1	2	11.1	5	27.8	18	353,801	366,515
Year-to-date 2009	15	71.4	3	14.3	2	9.5	0	0.0	1	4.8	21	277,600	285,458
Northwest													
Q2 2010	5	5.9	29	34.1	18	21.2	19	22.4	14	16.5	85	365,000	386,643
Q2 2009	16	17.2	37	39.8	17	18.3	14	15.1	9	9.7	93	339,763	358,994
Year-to-date 2010	8	5.8	39	28.5	31	22.6	30	21.9	29	21.2	137	379,200	392,855
Year-to-date 2009	31	20.9	50	33.8	30	20.3	19	12.8	18	12.2	148	345,050	357,211
Remainder of the CMA													
Q2 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q2 2009	28	31.5	17	19.1	14	15.7	16	18.0	14	15.7	89	349,430	344,595
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	39	33.1	20	16.9	19	16.1	22	18.6	18	15.3	118	349,715	347,228
Regina CMA													
Q2 2010	14	7.2	49	25.1	32	16.4	36	18.5	64	32.8	195	400,000	431,912
Q2 2009	63	22.6	62	22.2	55	19.7	51	18.3	48	17.2	279	360,000	372,685
Year-to-date 2010	29	8.4	69	19.9	69	19.9	61	17.6	118	34.1	346	400,000	430,551
Year-to-date 2009	106	24.5	88	20.4	93	21.5	72	16.7	73	16.9	432	360,370	370,946

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units
Second Quarter 2010

Submarket	Q2 2010	Q2 2009	% Change	YTD 2010	YTD 2009	% Change
Central	407,144	--	n/a	417,302	278,661	49.8
South: Lakeview / Albert Park	--	--	n/a	--	--	n/a
South: Wascana-Univerity	--	--	n/a	--	--	n/a
East	659,067	492,499	33.8	632,588	455,684	38.8
West	--	--	n/a	--	--	n/a
Northeast	367,984	280,328	31.3	366,515	285,458	28.4
Northwest	386,643	358,994	7.7	392,855	357,211	10.0
Remainder of the CMA	--	344,595	n/a	--	347,228	n/a
Regina CMA	431,912	372,685	15.9	430,551	370,946	16.1

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Regina
Second Quarter 2010

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	170	-32.0	275	425	583	47.2	213,622	7.6	215,644
	February	232	-20.3	279	521	649	43.0	232,968	13.9	235,595
	March	277	-18.0	282	664	555	50.8	246,268	16.2	235,153
	April	331	-20.4	265	696	541	49.0	247,907	-0.1	248,094
	May	387	8.7	305	673	510	59.8	263,424	11.9	250,178
	June	387	28.1	283	677	494	57.3	245,097	0.9	247,226
	July	444	66.9	340	590	497	68.4	240,235	-2.5	236,688
	August	369	45.3	337	496	459	73.4	243,355	2.3	243,051
	September	343	21.6	335	459	415	80.7	242,196	2.7	248,280
	October	298	29.0	334	440	504	66.3	246,300	5.4	247,608
	November	274	53.9	355	316	474	74.9	245,753	10.6	267,918
	December	192	10.3	313	262	537	58.3	241,644	6.1	247,194
2010	January	183	7.6	334	346	495	67.5	240,274	12.5	239,865
	February	267	15.1	325	479	561	57.9	263,753	13.2	259,077
	March	350	26.4	321	701	556	57.7	250,826	1.9	246,513
	April	387	16.9	321	648	509	63.1	256,871	3.6	252,799
	May	363	-6.2	278	689	539	51.6	252,053	-4.3	248,860
	June	340	-12.1	275	791	564	48.8	274,673	12.1	262,512
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2009	1,105	2.9		2,046			252,357	4.1	
	Q2 2010	1,090	-1.4		2,128			260,819	3.4	
	YTD 2009	1,784	-8.7		3,656			245,199	8.5	
	YTD 2010	1,890	5.9		3,654			257,394	5.0	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators Second Quarter 2010										
		Interest Rates			NHPI, Total, Regina CMA 1997=100	CPI, 2002 =100	Regina Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	248.7	115.6	117.5	3.4	71.7	799
	February	627	5.00	5.79	250.9	116.4	117.4	3.9	71.9	798
	March	613	4.50	5.55	250.9	116.6	117.4	4.1	71.9	809
	April	596	3.90	5.25	250.9	116.2	117.2	4.5	72.0	809
	May	596	3.90	5.25	250.9	117.1	117.4	3.9	71.5	822
	June	631	3.75	5.85	250.9	118.3	117.7	3.6	71.4	826
	July	631	3.75	5.85	250.9	118.0	117.5	3.5	71.1	837
	August	631	3.75	5.85	252.9	118.0	116.7	4.3	71.0	847
	September	610	3.70	5.49	252.9	117.6	115.7	4.9	70.7	858
	October	630	3.80	5.84	252.9	117.4	115.0	5.1	70.3	872
	November	616	3.60	5.59	253.1	117.8	114.7	5.0	69.9	877
	December	610	3.60	5.49	253.1	117.3	114.5	4.9	69.6	875
2010	January	610	3.60	5.49	253.1	117.8	115	4.8	69.5	862
	February	604	3.60	5.39	258.1	117.9	114.6	4.8	69.4	847
	March	631	3.60	5.85	258.1	118.1	115.5	5.3	70.1	834
	April	655	3.80	6.25	260.5	118.7	116.8	4.9	70.5	828
	May	639	3.70	5.99	269.4	118.9	118.0	4.8	71.0	831
	June	633	3.60	5.89		118.9	118.9	4.3	71.1	845
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

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